

THE MORNING APPEAL

CARSON CITY, NEVADA.

Published every morning, Monday excepted.

H. R. MICHOLS ———— Lessee and Publisher.
 OFFICE—THE APPEAL BLDG, CORNER OF MAIN AND 3d STREETS.
 TELEPHONE MAIN, 361.

TERMS.

Per year by mail \$5.00
 Six months by mail 4.00
 Three months by mail 3.00
 Per week by carrier 25
 (Entered at the Carson post office as second class matter)

THE CONSERVATIVE LIFE INSURANCE COMPANY OF LOS ANGELES.

(From Insurance Independent)

This company was organized in July 1900, on a lease basis, but its methods have been and are still such as do not inspire great confidence in its permanent success.

The stockholders are said to be largely men of wealth and high standing but they are evidently ignorant of the essential principles of the science of life insurance, while the active managers are either grossly incompetent or largely indifferent to the sacred nature of the responsibilities they have assumed.

The company began its career by reinsuring, without medical examination, the impaired remnants of two deceased assessment societies—the Ministerial Life Association of Los Angeles and the Guardian Life of Denver. This gave it at the beginning of 1901 insurance in force to the amount of \$2,709,295.

Its next step was to take over, without physical examination, the assessment business of the Southwestern of Marshalltown, Iowa. This amounted to about five and one half millions and was the remnant of \$13,355,850, which that Association had in force on the first of January, three years before.

(1) DETERIORATED RISKS

In life insurance it is a good risk that lapses. The over-aged, the man who has become uninsurable, the man who is about to die will hold on. It follows that after eight millions of the Southwestern business had lapsed in less than three years there was necessarily in the five and one half millions remaining a very large proportion of impaired risks, such as no conservative life insurance company would have taken at any price. It is needless to say that not one of the well established, strongest and best companies of the country, would, for one moment have considered the reinsurance of any part of this business save on the most rigid medical examination. It would seem incredible that a new company would dare to take such chances, but in the contract between the Conservative and the Southwestern we find the following provision:

"B. Every member in good standing at this date is insured, regardless of age or physical condition, and without medical examination."

(2) THE RESERVE LIEN SYSTEM

The company adopted the reserve lien method in making this transfer. Premium rates were increased to an old line basis, and a lien for the reserve which would have been accumulated had the old line rate been paid.

(Continued on Page 3.)

The public schools of Tonopah are inadequate to accommodate the children who desire to attend and many are unable to secure seats in the various grades.

Workmen continue to come and go at the railroad work south of this city. The work is progressing rapidly.

ORDINANCE, 113.

An Ordinance Requiring Property Owners in Carson City, Nevada, Within Two Hundred Feet of Public Sewers to Connect Their Premises Therewith.

The Board of Trustees of Carson City do Ordain:

Section 1. From and after the first day of November 1905, each and every property holder in Carson City, Nevada, within two hundred feet of a public sewer, must connect his premises with said sewer after complying with Ordinance 85, approved Sept. 24, 1891; provided, that the President of the Board of City Trustees of Carson City shall not deem said connection practicable.

Section 2. Any person or persons neglecting to comply with the provisions of this ordinance shall be deemed guilty of a misdemeanor and on conviction thereof shall be fined, not to exceed One Hundred Dollars or imprisoned in the County Jail not to exceed fifty days, or by both such fine and imprisonment.

Section 3. All Ordinances and parts of Ordinances in so far as they conflict with the provisions of this Ordinance are hereby repealed.

WILL U. MACKEY,
 President of the Board of City Trustees, of Carson City, Nevada.

Attest:
 H. B. Van Etten, Clerk.
 Dated October 9, 1905.

Notice to Builders.

The State Board of Capitol Commissioners will receive bids up to noon on the 15th day of October for the construction of a two story and basement stone building on the Capitol grounds in Carson City, Nevada, as follows:

The State is to furnish the stone prepared at the State Prison about two miles distant from the site; the building to be completed on or before the 31st day of December, 1906, as provided by an Act of the Legislature of the State of Nevada, approved March 13, 1905, which Act is hereby referred to and made a part of this notice.

The plans and specifications can be seen by applying at the Governor's office, Carson City, Nevada.

The Board reserves the right to reject any and all bids.

Mark envelope, "Bid for Building."
 By order of the Board,
 W. R. DAVIS,

AMATEUR BAKING



Proposals Wanted.

Sealed proposals will be received up to 10 o'clock A. M. of October 2, 1905, at the County Clerk's Office, Carson City, Nevada, for furnishing 25 cords of first growth, split pine wood, to be delivered at the County Building, on or before the 15th day of October, 1905.

Bids to be addressed to the Clerk of the Board of County Commissioners.

By order of the Board of County Commissioners

H. B. VAN ETEN,

Clerk.

Dated, Sept. 20, 1905.

TOURIST EXCURSION PARTIES TO THE EAST.

Over the Scenic Line of the World.

If you are going east and want to save money, yet travel with pleasure and comfort, it will pay you to invest our personally conducted tourist excursions. The parties are in charge of a Manager who accompanies the cars through St. Louis, Chicago and the Atlantic Coast and gives his personal attention to the welfare of each passenger in his charge. The schedules are arranged so you pass through the world-famed scenery on the Denver and Rio Grande Railroad by daylight. Open-top Observation cars (something entirely new) are free to all passengers. Let us know where you are going and we will be glad to give you full information about your trip, the lowest rates of fare and send you free of charge some handsome illustrated books of travel.

W. J. SHOTWELL,
 General Agent,
 625 Market Street, San Francisco, Cal.

Wood Wanted.

The Board of State Capitol Commissioners will receive sealed proposals for supplying 60 cords of wood to be delivered and corded east side of Capitol building for measurement said wood to be sawed and piled in the basement of the Capitol building in lengths of sixteen inches. Fifty cords of yellow pine split and fifteen cords of limb. The wood to be sound and dry.

Bids will be received up to Noon October 20th, 1905 and must be delivered on or before the 20th day of November.

The Board reserves the right to reject any and all bids.

Address: W. R. Davis, Clerk of the Board, Carson City, Nevada.

By order of the Board,
 W. R. DAVIS, Clerk.
 Carson City Nevada.

Joe Platt has received samples of tailor made suits which are, without doubt the finest ever shown in this city. A number of suits have already been made and they are perfect fits in every case. Get your measure taken and do it before the best samples are gone. He guarantees a fit or no pay.

The State Bank & Trust Co

Carson City, Nevada.

CAPITAL FULLY PAID UP \$200,000

Agency at Tonopah, Nevada,
 Branch at Goldfield Nevada

DIRECTORS.

T. B. Rickey, George H. Meyers, P. H. Petersen, C. T. Bender, Geo. W. Richard, S. L. Lee, Wilson Brougher, Geo. W. Mapes, J. P. Woodbury.

OFFICERS.

T. B. Rickey, President; George H. Meyers, First Vice President; G. W. Richard, 2d Vice President; J. T. Davis, Cashier and Secretary; D. Vanderlieth, Assistant Cashier and Secretary.

SAFE DEPOSIT DEPARTMENT.
 OVER ONE HUNDRED SAFE DEPOSIT BOXES have been placed in the bank. They are modern in design, being made of half-inch above steel. They are BURGLAR AND FIRE PROOF, and offer a secure receptacle for valuable papers, jewelry, etc. They are rented on terms, at prices ranging from \$2 to \$6, according to size. Full information furnished on application.

The Boston Bakery

Is the place for your
 Home Made Bread,
 and healthy pastries

Our delivery wagon
 at your service for
 prompt delivery of
 goods.
 Wedding Cakes our
 specialty.

Geo Brown, Prop

Use phone 6-5

Notice.

All persons are forbidden to fish in the Hobart Creek reservoir or in the feeder to same. We have placed a watchman at this reservoir and all persons caught trespassing or fishing contrary to this notice will be prosecuted.

Virginia & Gunn Hill Water Co.

Cattle and Horses.

The City Marshal gives warning that all loose stock found on the streets from this time on will be impounded. A strict attention to this parties owning stock will take warning ordinance will be enforced and impounding fines will be imposed in every case.

Wm. Kinney,
 Marshal.

Notice to Hunters.

Notice is hereby given that any person found hunting without a permit on the premises owned by Theodore Winters, will be prosecuted. A limited number of permits will be sold at \$5 for the season or 50 cents for one day.

A. C. WINTERS.

C. W. FRIEND,
 Watchmaker and
 Optician.

Watches and Jewelry, also
 Engineering and other scientific
 instruments, skillfully repaired

Engraving : Done

EYES examined by the most
 improved methods and all defects
 of vision properly corrected.

Agency for the Columbia
 Graphophone, Records and
 Supplies.

The Criterion

A. LIVINGSTON
 Finest Stock of Foreign
 and Domestic
 Wines, Liquors
 and Cigars

—Wholesale and Retail—

Headquarters for Sportingmen

New Summer Creations

Summer Goods consisting of the
 latest Creations in ladies

Silk waists

Japanese silk waists

Ponge silk waists

Gee Hing,

Krober & Cushing

Cinners, Plumbers and Sheet-Iron Workers.

Sanitary Plumbing and Fitting a Specialty.

Estimates F.

The Briggs House

The Fame of the Kitchen and Dining
 Room receives its praise from the public
 Meals 25 cents. Rooms from 50 cents up

Best Second Class Hotel in the State.

Spacious sample rooms for commercial
 men. Electrically lighted throughout
 Telephone service to all points. :: ::

GILBERT BRIGGS, - Proprietor

Headquarters for Tourists
 and Commercial Travelers

Well Lighted Free
 Sample Room

FIRST CLASS IN EVERY RESPECT.
 ARLINGTON HOUSE.

L. Bevier, Lessee and Prop.

Only Modern Hotel in Carson

ONE BLOCK FROM RAILWAY DEPOT.

F. J. Steinmetz, Druggist

Prescriptions Compounded Night or Day.

Eastman Kodaks and Photographic Supplies.

Store op. Postoffice - - - Phone No. 121

The Stone Mark

O. T. SHULTZ, PROP.

Dealer in

Prime Beef, Pork, Veal,
 Lamb and Fish in Season

Phone 504

The Bank Saloon

MEYER & SANGER, Proprietors

South Carson Street Carson, Nevada

The best apportioned Private Card Rooms in the State

Finest of Wines, Liquors and Cigars

DAVEY & MAISH

CONFECTIONERS

Fresh Fruits, Finest of Cigars and Tobaccos
 Ice Cream Soda, Sherbert and Summer Drinks

EMPORIUM BLOCK CARSON CITY, NEV.

MEYER'S MERCANTILE CO.

Successors to Geo. H. Meyers

Wholesale and Retail Dealer in

Choice - Family - Groceries